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FAX NO : (571) 273-8300

TO : Commissioner for Patents
Mail Stop: Amendment

FROM : Michael J. Marcin, Esq. of Fay Kaplun & Marcin, LLP

DATE : November 29, 2005

SUBJECT : U.S. Patent Appln. Serial No. 09/680,923
for *System and Method for Managing Risk and Opportunity*
Our Ref.: 40108/00101

NUMBER OF PAGES INCLUDING COVER : 6

MESSAGE:

Please see attached.

Thank you.

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NOV 29 2005

[40108/00101]

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor(s) : Bechhofer et al.
 Serial No. : 09/680,923
 Filing Date : October 6, 2000
 For : System and Method for Managing Risk and Opportunity
 Group Art Unit: 3623
 Examiner : Susanna M. Meinecke Diaz

Mail Stop: Amendment
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

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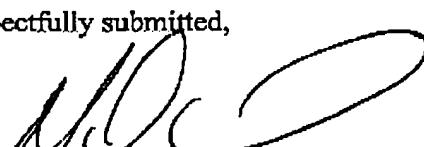
Mail Stop: Amendment
 Commissioner for Patents
 Alexandria, VA 22313-1450
 (571) 273-8300

By: 
 Michael J. Marcin, Reg. No. 48,198 Date: November 29, 2005

TRANSMITTAL

In response to the Notice of Non-Responsive Reply mailed September 29, 2005 and the Requirement for Information attached to the Non-Final Office Action mailed on June 28, 2005, transmitted herewith please find a Response for filing in the above-identified application. Applicants request a one (1) month extension. Please charge the Deposit Account of Fay Kaplun & Marcin in the amount of \$120.00. The Commissioner is hereby authorized to charge any additional fees required to the Deposit Account of **Fay Kaplun & Marcin, LLP No. 50-1492**. A copy of this paper is enclosed for that purpose.

Respectfully submitted,

By: 
 Michael J. Marcin, Reg. No. 45,559

Dated: November 29, 2005

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RESPONSE TO REQUIREMENT FOR INFORMATION

In response to the Notice of Non-Responsive Reply mailed September 29, 2005, and the Requirement for Information attached to the Non-Final Office Action mailed June 28, 2005 in the above-identified application, please consider the following remarks: